

KONSTANTINOS TZIOUMIS

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PROFESSIONAL EXPERIENCE

ALBA GRADUATE BUSINESS SCHOOL, American College of Greece, Athens, Greece

Academic Director of MSc in Finance

Feb. 2021 – present

Associate Professor of Finance

Sept. 2018 – present

US DEPARTMENT OF THE TREASURY, Office of the Comptroller of the Currency, Washington DC, USA

Bank Examiner – Large Bank Assistant BSA/AML Compliance Officer

Apr. 2018 – Aug. 2018

Bank Examiner – Quantitative Modeler

Mar. 2012 – Apr. 2018

Financial Economist

Sept. 2008 – Mar. 2012

LONDON SCHOOL OF ECONOMICS, London, UK

Fellow, Managerial Economics & Strategy Group, Dept. of Management

Sept. 2007 – Feb. 2008

National Bank of Greece Research Fellow, Hellenic Observatory

Mar. 2008 – Aug. 2008

WORLD BANK, Washington DC, USA

Consultant (ETC/STC), Financial Sector Vice-Presidency

Mar. 2005 – May 2007

PUBLICATIONS *(received 309 citations in the last 5 years, and 709 citations in total)*

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|------|--|----------|---------|
| [1] | "New construction and mortgage default"
<i>Journal of Banking and Finance</i> , 133, 2021, [with T. Mayock]. | IF: 3.07 | ABS: 3 |
| [2] | "Spillover costs of national security policies"
<i>Annals of Tourism Research</i> , 88, 2021, [with N. Karouzakis]. | IF: 9.01 | ABS: 4 |
| [3] | "Demographic aspects of first names"
<i>Scientific Data (Nature)</i> , 5(25), 2018. | IF: 6.44 | ABS: – |
| [4] | "Mortgage mispricing: The case of co-borrowers"
<i>Journal of Urban Economics</i> , 99(3), 2017. | IF: 3.63 | ABS: 3 |
| [5] | "Appraisers and valuation bias: An empirical analysis"
<i>Real Estate Economics</i> , 45(3), 2017. | IF: 3.41 | ABS: 3 |
| [6] | "Detecting discrimination: A dynamic perspective"
<i>Journal of the Royal Statistical Society: Series A</i> , 179(1), 2016. | IF: 2.48 | ABS: 3 |
| [7] | "Non-linear incentives and mortgage officers' decisions"
<i>Journal of Financial Economics</i> , 107(2), 2013, [with M. Gee]. | IF: 6.98 | ABS: 4* |
| [8] | "Are company founders underpaid?"
<i>Applied Economics</i> , 89(5), 2013. | IF: 1.83 | ABS: 2 |
| [9] | "Taxation and capital structure: Evidence from a transition economy"
<i>FinanzArchiv: Public Finance Analysis</i> , 68(2), 2012, [with L. Klapper]. | IF: 0.45 | ABS: 1 |
| [10] | "Why do firms adopt CEO stock options?"
<i>Journal of Economic Behavior and Organization</i> , 68(1), 2008. | IF: 1.63 | ABS: 3 |
| [11] | "Ownership and financing structures of corporations in Europe"
<i>Corporate Governance</i> , 14(4), 2006 [with S. Claessens]. | IF: 3.39 | ABS: 3 |

- [12] "Measuring financial access", in M.S. Barr, A. Kumar and R.E. Litan (eds.) *Building Inclusive Financial Systems*, *Brookings Institution Press*, 2007 [with A. Kumar, M. Joshi and L. Ronchi]

WORKING PAPERS

- [1] "CMO relevance and the changing nature of equity markets" [with N. Panagopoulos and P. Vlachos]
 [2] "Refinance incidence and information loss in predicting prepayment risk"
 [3] "Regulatory reforms and venture capital: International evidence" [with G. Batsakis]

EDUCATION

LONDON SCHOOL OF ECONOMICS, London, UK

PhD in Industrial Relations	2000-2005
Thesis title: <i>Essays on managerial incentives</i>	
Awarded 'Best PhD award honorable mention' by the Labor & Employment Relations Association (USA)	
MSc in Industrial Relations and Personnel Management	1999-2000
MSc in Accounting and Finance	1996-1997

ATHENS UNIVERSITY OF ECONOMICS & BUSINESS, Athens, Greece

BSc in Business Administration	1992-1996
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OTHER PROFESSIONAL EXPERIENCE

GREEK NATIONAL AIR FORCE Military Service	Nov. 1997 – July 1999
CENTRE FOR ECONOMIC PERFORMANCE (CEP), London, UK <i>Research Assistant</i> , 'Future of Unions' Program (Full time position)	Mar. 2002 – Feb. 2003
LONDON SCHOOL OF ECONOMICS, London, UK <i>Teaching Assistant</i> in MSc/BSc courses in Strategic and International Marketing	2001 – 2003

COURSES TAUGHT AT ALBA

- **MSc programs:** Financial Risk Management, Portfolio Management & Investments, Global Economic Environment, Financial Regulation, and Business Economics.
- **Executive Education:** Banks & Regulation, Business Economics, as well as *ad-hoc* topics.
- Teaching evaluations range between 4.02 and 4.94 (out of 5). The overall average is 4.6 (out of 5) across the twenty-six MSc/MBA/ExEd courses taught at Alba since September 2018.

ACADEMIC PRIZES & SCHOLARSHIPS

LONDON SCHOOL OF ECONOMICS, Teaching excellence prize	2003
UK INSTITUTE OF TECHNOLOGY & AUTOMATION, Prize for 1 st place in MSc program	2000
LONDON SCHOOL OF ECONOMICS, Annual academic scholarships	2001 – 2004
GREEK STATE FOUNDATION (IKY), Postgraduate studies scholarships	1999 – 2003
GREEK STATE FOUNDATION (IKY), Undergraduate studies scholarship	1992 – 1993
ATHENS UNIVERSITY OF ECONOMICS, Annual academic prizes (Ιδρυμα Χαλκιάπουλου)	1992 – 1995